

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

JONATHAN MERICAL and NATALIE

MARICAL

Case No. 10-80671

S.S. Nos.: xxx-xx-2202 and xxx-xx-8250

Mailing Address: 3409 RANBIR DR, Durham, NC 27713-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on April 16, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: May 10, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 4/13/10			
				Lastname-SS#: Merical-2202			
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN				SURRENDER COLLATERAL			
Retain	Creditor Name	Sch D #	Description of Collateral	Creditor Name	Description of Collateral		
ARREARAGE CLAIMS				REJECTED EXECUTORY CONTRACTS/LEASES			
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)	Creditor Name	Description of Collateral	
				**			
				**			
				**			
				**			
				**			
	CitiMortgage			**			
	CAS, Inc. (HOA)			**			
			**				
			**				
LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	CitiMortgage		\$1,824	N/A	n/a	\$1,824.00	3409 Ranbir Drive
	CAS, Inc. (HOA)		\$40	N/A	n/a	\$40.00	3409 Ranbir Drive
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS - FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Honda Financial Services		\$10,500	5.00	\$105	\$216.78	2002 Honda CRV
	GMAC			5.00			House, Land and Escrow
				5.00			
				5.00			
STD - SECURED DEBTS - 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
ATTORNEY FEE (Unpaid part)							
Law Offices of John T. Orcutt, P.C.			Amount \$2,800				
SECURED TAXES			Secured Amt				
IRS Tax Liens							
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS			Amount				
IRS Taxes							
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%)		Int. %	Payoff Amt				
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY UNSECURED			Amount**				
DMI= \$734			\$44,040				
PROPOSED CHAPTER 13 PLAN PAYMENT							
\$ \$3,013		per month for		60		months, then	
\$ N/A		per month for		N/A		months.	
Adequate Protection Payment Period:				0.97 months.			
Sch D # = The number of the secured debt as listed on Schedule D.							
Adequate Protection = Monthly 'Adequate Protection' payment amt.							
† = May include up to 2 post-petition payments.							
* Co-sign protect on all debts so designated on the filed schedules.							
** = Greater of DMI x ACP or EAE (Page 4 of 4)							
Ch13Plan_MD (DeSardi Version 1/12/10) © LOFTO							
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers".							

CERTIFICATE OF SERVICE

I, WILLIAM MCDONALD , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s WILLIAM MCDONALD
WILLIAM MCDONALD

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

College Foundation
2917 Highwoods Boulevard
Raleigh, NC 27604-1021

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Dell Financial Services
c/o Customer Service Correspondence
Post Office Box 81577
Austin, TX 78708-1577

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Discover Card
Post Office Box 30943
Salt Lake City, UT 84130

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Amanda Jackson
1006 Proctor Street
Durham, NC 27707

Durham County Tax Collector
P.O.Box 3397
Durham, NC 27702

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

AT & T Universal
Post Office Box 6500
Sioux Falls, SD 57117

GE Money Bank
Post Office Box 6153
Rapid City, SD 57709

Experian
P.O. Box 2002
Allen, TX 75013-2002

Best Buy
c/o Household Retail Services
Post Office Box 15521
Wilmington, DE 19850-5521

GE Money Bank
Attn: Bankruptcy Department
Post Office Box 103104
Roswell, GA 30076

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

CAS, Inc.
Post Office Box 83
Pinehurst, NC 28370

GM Card Customer Center *
c/o HSBC
Post Office Box 80082
Salinas, CA 93912-0082

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Chase Cardmember Service**
Post Office Box 15298
Wilmington, DE 19850-5298

GMAC Mortgage **
P.O. Box 963
Horsham, PA 19044-0963

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Citi Mortgage
Post Office Box 9438
Gaithersburg, MD 20898

Honda Financial Services
8601 McAlpine Park Drive #230
Charlotte, NC 28211

Lucille Merical
1726 Woodland Road
Garner, NC 27529

Nelnet
Post Office Box 82561
Lincoln, NE 68501-2561

Sallie Mae
1002 Arthur Drive
Lynn Haven, FL 32444

Santander Consumer USA**
Attention: Bankruptcy Dept.
Post Office Box 560284
Dallas, TX 75356-0284

The Home Depot
PO Box 653000
Dallas, TX 75265-3000

The Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Verizon Wireless Bankruptcy****
Administration
Post Office Box 3397
Bloomington, IL 61702-3397

Wake Technical Community College
Post Office Box 629
Raleigh, NC 27602

Walfer Lawn Care
4013 Old Milburnie Road
Raleigh, NC 27616